Annual Report

April 2016 – March 2017

citizens advice

HELP AND SUPPORT

Citizens Advice Redbridge

Established 1939

Table of Contents

		Page No.
1	Table of Contents	2
2	Chairs Report	3
3	Chief Executive Officers Report	4
4	Overview of Service	5-6
5	Volunteer Coordinator	7-8
6	Research & Campaigns	9
7	Macmillan Advice Project	10-11
8	Outreach	12
9	Employment Advice Project	13
10	Welfare Reform Advice Project	14
11	Redbridge Advice Network (RAN)	15
12	Open Day	16-17
13	Finance	18
14	Did You Know?	19

Citizens Advice Redbridge

Company limited by guarantee No. 04249530
Charity No. 1091547
Authorised & regulated by the Financial Conduct Authority FRN No. 617703

Registered Office:
Broadway Chambers, 1 Cranbrook Road,
Ilford, Essex IG1 4DU

www.citizensadvice.org.uk/redbridge

Chairs Report by Bernard Hunter

During 2016/17, Citizens Advice Redbridge (CAR) helped 3,000 people with many more separate, wide-ranging, often urgent issues. Our advice quality, judged against national Citizens Advice standards and client satisfaction surveys, remains high. The Board has been delighted with this performance and with the improved client flow that resulted from the process improvements mentioned elsewhere. Those changes could only happen through the dedicated efforts of staff and volunteers, and prepare us for increased client numbers, money permitting!

Mark Kirk is now well-established as our CEO, having taken over smoothly from Vanessa Guthrie, thanks to both of them. Another success was our partnership with two firms of solicitors: partnership working is often going to be effective for the people of Redbridge, and we very much want to expand this and to continue our work within the Redbridge Advice Network.

Trustee Board

Bernard Hunter
Chair

Alan Jeffery
Vice Chair

Diana Middleditch
Treasurer

Royston Emmett

Chris Stone

The Board very much regrets having had to reduce the drop-in sessions from 3 to 2 because we had too few staff, and because we received too little income. Although we are volunteer-led, they need significant paid staff support. Volunteer recruitment and retention continued to be a focus of our attention – we always need more volunteers, but recognise how much we ask of them and cannot be surprised that many do not stay long. Often, they find jobs because of their CAR work, which is good, albeit double-edged.

We revised our funding strategy, having become aware that restricted project income, while a very welcome bonus, could never adequately support our core self-referring advice services. We need to be paid more directly for our bread and butter work, and to that end we are focussing more attention on the local Council and NHS, seeking commissions from them to do work that will save them money (because our clients do not need to call on their resources when we have alleviated their problems). Particularly productive areas would be telephone access and GP outreach work. Of course, we continue to explore other income sources.

The Mayor noted at our last AGM that our reserves of £103k were very healthy. I warned at the time that that was deceptive: our 2015/16 income fell, and we ate into reserves (a planned meal!) by about £40k to try to maintain activity levels. A similar picture emerged this year: again, the Board agreed to use reserves to maintain a service, but there will be nothing left at the end of 2017/18 unless things change. There are several good signs that things will change – many are putting a considerable effort into delivering sufficient income for us to continue, and hopefully expand: CAR's contribution to local people and the local community is very impressive, and given how we are now set up it could easily be more so. But the situation is tenuous and worrying.

Having said all of that, I am reminded of the statistics in this report. Every statistic represents very many real people and real families whose lives are better because we are here. And because we help them, our hard-pressed Council and NHS can target their limited resources more effectively. And the local economy gains too.

'I am inspired by our staff & volunteers. Thank you all so much'

Chief Executive Officer's Report by Mark Kirk

I was delighted to be appointed Chief Executive of Citizens Advice Redbridge (CAR) in August 2016. The organisation has such an amazing history and reputation for delivering high quality advice and support and it is an honour to now be part of that. Like many charities, we face significant challenges in the coming years to generate enough income to sustain our services. The London Borough of Redbridge remains our closest partner and biggest individual supporter and we have also received valuable financial support from a variety of other sources detailed within this report.

'Our outreach work has allowed us to grow our reach across Redbridge, notably supporting the social prescribing agenda & delivering services when & where they are most needed'

All in all our work transforms clients' lives and our team of staff and volunteers work tirelessly in an ever more complex environment of casework, in a vain attempt to keep up with demand. In the last year, we have supported nearly 3,000 individual clients, achieving £4.3m in financial gain. In addition to this the fiscal value on our specialist money advice service, supported by our volunteers, alone exceeds £1.1m. That is, within year a total of £5.4m going back into the local economy, because of the advice provided by CAR. Continued economic austerity, welfare reform and the uncertain market position within the EU, means that clients across Redbridge will continue to need independent and impartial advice, in order to help them navigate their way through these issues and ensure their legal and human rights are upheld. We see the impact of this on some of the most vulnerable in our society. In the last year, we have seen a marked increase in the number of citizens seeking advice in relation to disability entitlement, with nearly a third of our clients now being people with a disability.

Our Macmillan Advice Project, funded by Barking, Havering and Redbridge NHS Trust supported over 450 new clients and 190 returning clients. This project alone recorded benefits in excess of £1.2m. However, it's about much more than financial outcomes. Everyone is different and patients need help at different stages of their cancer pathway. Our advisers are careful to empower patients, and enable patients to maintain their sense of independence and control.

In the last year, our partnership work with local solicitors supported many clients in-court, helping families stay in their homes. Many of these clients had no recourse to public funds. Our social research and locally held seminars through the Redbridge Advice Network (RAN) helped people out of the burden of debt and preventing the increase of scams that further victimise those in financial hardship. CAR also relies on charitable donations to deliver these outcomes and volunteers to help us achieve our vision. We will continue to press that message in order to increase our network of supporters and establish the sustainable funding that will help us continue to deliver this valued, local unique service.

Finally, and with our closest partners in mind, our total combined financial impact in Redbridge realised direct savings for Redbridge Council of over £583,000 and the local NHS service in excess of £170,000. Of the £5.4m returned to the economy of Redbridge the societal value of our volunteers was estimated at £339,591 in year. I know that you will agree with me these are substantial and extremely positive outcomes.

'We hope our presence and life changing interventions will continue'

Thank you to my team of valued staff and volunteers, your continued hard work and dedication is commendable.

Overview of Service by Stephen Young

Funded by London Borough of Redbridge

The core service for general advice continues to be extremely busy. To alleviate the pressure on staff, volunteers and clients a new service model was developed to meet the changing needs of residents and workers with the aim to improve the accessibility of advice services in Redbridge. The whole process was analyzed and developed over a period of time, consultation included internal meetings with staff, volunteers and trustees and a site visit to another bureau who had already implemented a similar service. New job and role descriptions were created, with ongoing recruiting and training plans for new and existing volunteers. Morning briefings were introduced to share and inform, as well as to plan the level of service that will be delivered that day. We went live in October 2016, moving away from the former 'Gateway' model. The new model allows us to be more efficient, offering clients substantive advice much quicker (days rather than weeks). Resources remain a challenge, with recruiting and retaining volunteers a vital necessity that has seen us improve our recruitment and training procedures and provide regular one-to-one support for every volunteer with an identified mentor.

	General Advice Sessions
Mon	Basic issues drop-in
Tues	Detailed advice appointments
Thurs	Basic issues drop-in & detailed advice appointments
Fri	Appointments for clients with mobility problems

Our Aims

To provide the advice people need for the problems they face
&
To improve the policies and practices that affect people's lives

We provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

General advice clients

Basic issues are dealt with during our drop in sessions and does not include detailed advice (see Core Detailed Advice table below) or specialist casework.

April-June 2016	July-Sept 2016	Oct-Dec 2016	Jan-Mar 2017	Total 2016-17	Total 2015-16
697	582	564	655	2,498	2,879

Core detailed advice is more complex than a basic issue and may include several client appointments**.** It is often built upon an earlier basic issue record. The financial gain of these advice outcomes totalled £156,536.

April-June 2016	July-Sept 2016	Oct-Dec 2016	Jan-Mar 2017	Total 2016-17	Total 2015-16
167	72	81	134	454	558

A lack of resources forced us to reduce from 3 to 2 weekly drop-in sessions. That explains why fewer basic client issues were dealt with compared to 2015/16. The 13% reduction might have been 33% without our improved processes, which also explains the increase in detailed advice.

Quality of Advice Assessment (QAA) Our high quality of advice is achieved by internal case checking and QAA, whereby we review on a monthly basis a statistically robust number of client cases (10 per month), which are based on the number of unique clients seen per year. These review reports are sent to Citizens Advice head office, who themselves audit our findings and feedback the results, which are rated against a set of benchmarks and given a red, amber, yellow or green status (green being the highest achievement level). Year-end our QAA scored green for both advice and customer service.

Many of our clients whose benefits have been reduced or even taken away, are mainly benefits that affect disability, i.e. Personal Independence Payments (PIP) and Employment Support Allowance (ESA) and where there is merit to challenge a decision, we offer the support to do so. We also see many clients, who because of the national housing crisis, being placed in unsuitable accommodation by the council; as detailed in the case studies below.

Client was receiving housing benefit and they received correspondence from the local authority saying that they had to repay housing benefit of over £20,000 because the client's husband, who had since left the matrimonial home, had failed to disclose their income as a student. This debt meant that the client was going to struggle greatly as they were on a minimal income. Furthermore it was not the client's fault that the income had not been disclosed. Following a strong representation from our volunteer adviser, the local authority agreed not to recover the over-payment from our client thus saving the client over £20,000 they could not afford.

Client had lost out on benefits due to the ATOS healthcare medical examiner (the independent assessment service who examines clients to determine their level of disability). The interview with our vulnerable client had been conducted in an inappropriate way e.g. raised voices, not listening to our client or the clients' carer. With detailed representations from our volunteer adviser the decision was overturned and the client's benefits reinstated giving the client more than £5,000.

Client and their family were placed in just one room, which was a considerable distance from her work. The living conditions had a detrimental effect on the clients' health. Following our representations the client was moved to a suitable three bedroom house which she was delighted with.

CASE STUDIES

working in Partnership

Thank you to the following who work in partnership with us, providing specialist advice

Edwards Duthie Solicitors

Weekly Thursday appointments for specialist Housing advice. 20 clients referred to Edwards Duthie premises in Ilford, four of whom who would have been homeless have now successfully received housing. Thanks to Andrea Qwarnstrom (solicitor).

Mary Ward Legal Centre

Weekly Tuesday appointments for speciality Debt advice. Thanks to Blessing Douglas (adviser).

Pension wise

Weekly Wednesday appointments for specialist pension advice from Pension Wise, who provide a free and impartial guidance service to help people understand what their choices are and how they work. We are a delivery centre for Citizens Advice Waltham Forest advisers and their clients, who occupy our premises providing face-to-face appointments. Thanks to Michael Brown (adviser).

QualitySolicitors Harris Waters

Weekly Wednesday appointments for specialist Family advice. 41 clients were seen at our premises. Thanks to Kate Hughs (solicitor).

Volunteer Coordinator by Nnenna Anyanwu

The recruitment drive is ongoing to recruit and train good quality volunteers. I have attended a number of Redbridge education, training and volunteering fairs and community days to raise awareness of the work Citizens Advice does and to recruit potential volunteers. I have also worked with Redbridge Institute, Work Redbridge, The Volunteer Centre Redbridge, London Borough of Redbridge Council and other organisations to spread the word about the volunteering opportunities within the bureau. During the year there was 6 rounds of recruitment in March, May, June, August, November and December, 30 volunteers were recruited in total. However, as is indicative of the sector and the current climate, retaining volunteers is a challenge. Apart from the personal, family, health and other pressures on volunteers' time, additional pressures from the government on individuals to get into paid employment has seen a number of volunteers having to leave to find paid work in order to avoid their benefits being stopped.

Continuing training and development sessions are held, which are geared at updating and developing our volunteers' skills and knowledge, included Debt training for our advisers, an Employment Law Seminar organised by RAN (Redbridge Advice Network), and Universal Credit training run by Sophia Quzi our Welfare Benefits Officer in conjunction with Edwards Duthie Solicitors. Redbridge Families Information Direct gave a talk about what they do and how our clients can benefit from their services.

Regular one-to-one support meetings with the volunteers are undertaken, assisted by our two supervisors (Stephen Young and Joy Paul), which helps open up the communication between paid staff and volunteers and improves understandings on both sides as to what the development and training needs are.

Volunteers were treated to tea, cakes and biscuits, presented with personalised gifts, a thank you card from Citizens Advice Redbridge and a thank you letter signed by Gillian Guy (CEO, Citizens Advice), which was well received and appreciated by the volunteers.

- Tour of the House of Commons
- Tour of London Borough of Redbridge Council Chambers
- Book club
- Educational Movies – I, Daniel Blake and Cathy Come Home
- In-house gatherings, including Christmas and staff/volunteers leaving

Volunteer Appreciation

We recognise and appreciate our volunteers and the work they do.

The following trainee advisers successfully qualified for their

Certificate of Achievement in Advice Giving

Adeela Nawaz	Desiree Anwar
Amanda Odilibe	Manwai Lam

The Economic Value of Volunteering

Volunteers are vital to our service, working in partnership with staff to provide quality advice and support, with trustees providing governance direction. By continually investing in volunteers' recruitment, development and management, we are able to deliver a high-quality service to our clients. With support and a constructive environment, we enable a range of people with different skills and backgrounds to volunteer. With ongoing training and investing in our volunteers, we are helping to develop individuals' personal abilities, enhancing the way they feel about themselves, their skills and their community.

The table below is based on data gathered for our year-end Characteristics Survey, which is a NACAB Membership requirement.

Roles	Hourly rate	Hours per week	Annual value
Trainee adviser	£12.05	120	£75,192
Other advisory role	£17.39	204	£184,473
Social policy worker	£17.39	10	£8,765
Support function	£12.05	106	£66,371
Trustee	£24.95	4	£4,790
Total		**444**	**£339,591**

NOTE: the hourly rates are taken from the National Statistics 2016 Provisional Survey of Hours and Earnings, based on 52 weeks per year

Fondly remembered:
A former volunteer who died
Vera Humphries
Admin Support from 1991-2011

Research & Campaigns by Nnenna Anyanwu

We actively supported the Citizens Advice national campaigns for Big Energy Saving Week, Scams Awareness Month and Foodbank Vouchers.

Our local campaigns included raising awareness of Letting Agents' Practices, establishing the extent to which letting agents are operating bad and illegal practices, which are leaving tenants at a disadvantage in the Redbridge area. Clients are made aware of what best practice should be and what to do if they are caught out by a rogue letting agent.

We gathered evidence from our Bureau Evidence Forms (BEFs) picking out key points experienced by our clients, a team visited the Central Library in Ilford to promote the campaign and to carry out a survey, we undertook telephone and door-to-door mystery shopping of 43 letting agents in Redbridge, received research and feedback from the London Borough of Redbridge Councils Housing Department and contacted Trading Standards to establish enforcement powers of letting agents who are not members of a property Redress Scheme. The conclusion and recommendations from this survey was: a private renters pressure group is needed, more research and investigations/campaigning for better conditions, more information and help for renters, better regulation and enforcement of letting agents and better support and training for letting agents.

43 letting agents surveyed

30% of people surveyed had a bad experience

The biggest problem facing tenants is getting their deposit back

There is no comprehensive law or licence regulating letting agents

Clients visit CAR for advice
Issue is recorded on PETRA (client databse)
Trends are indentified and cases sent to Citizens Advice Head Office
Policy makers lobby on proposed solutions
Amended policy comes into force

Macmillan Advice Project by Ray Wood & Barbara Adams

The Redbridge Macmillan Advice Project is a welfare benefits project for people living with cancer, their families and carers. In addition to benefits advice the project also helps with problems relating to other issues such as debt, employment, and housing. Two staff work on the project - an adviser (14 hours a week) and an admin support worker (21 hours a week).

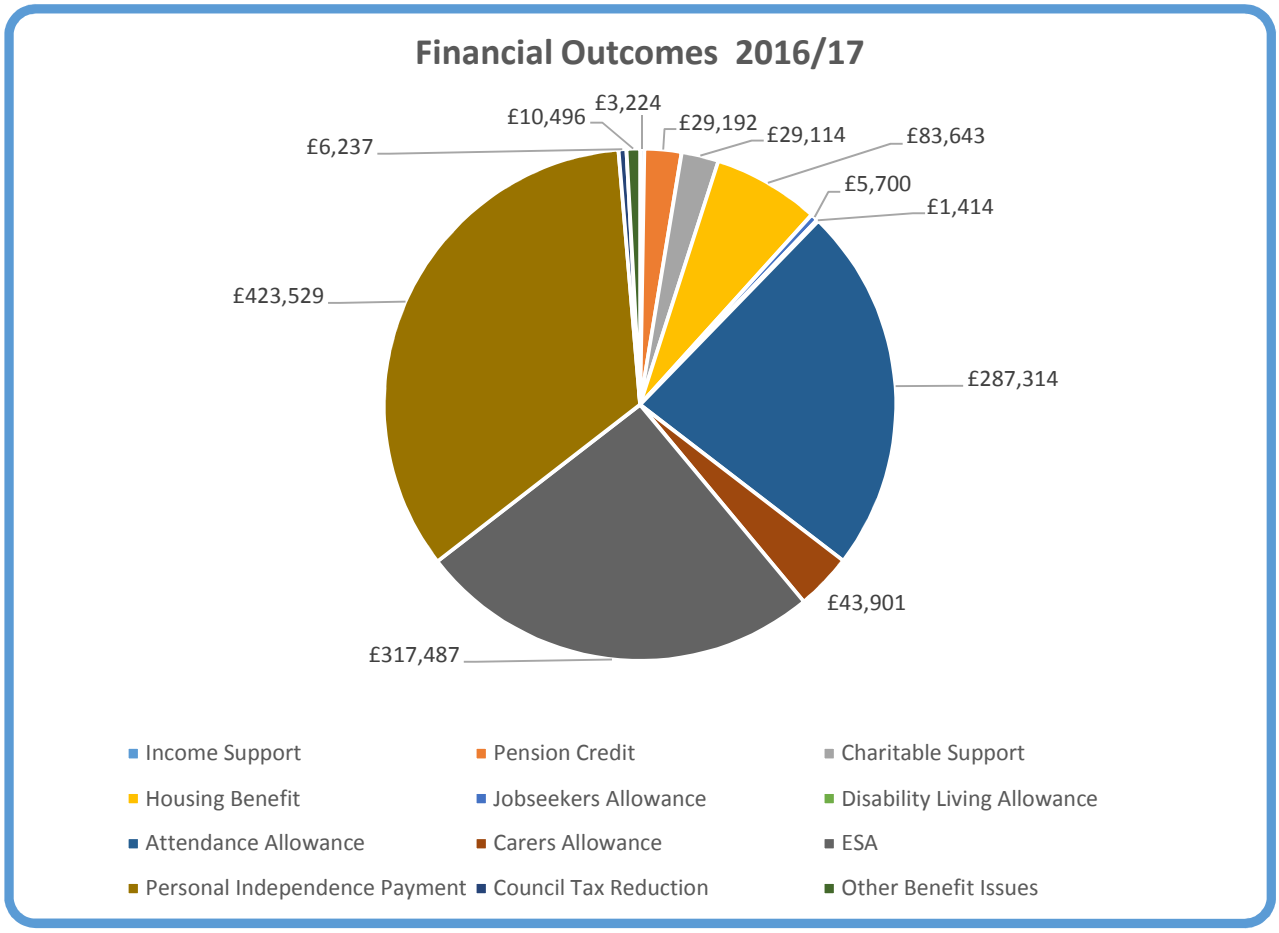
Funded by

Barking, Havering and Redbridge University Hospitals NHS Trust

The project advised 456 new clients and 190 clients returning for further help and advice

The project holds three half day advice sessions each week, two at Queen's Hospital (Romford) and one at King George Hospital (Goodmayes) where clients are seen, usually by appointment. However additional clients are often seen without appointments, sometimes on ward visits. Clients who do not require an appointment at the time of contact are sent information relating to benefits and contact details for the project to enable them to make contact at a later time.

Recorded outcomes totalled £1.2 million as detailed below



MACMILLAN GRANTS

The project applies for Macmillan grants on behalf of clients. Whilst the amounts involved are small compared to the welfare benefit totals, they can be significant to the client. These grants can pay for a short break, some new clothing (needed after weight change during treatment), fares to hospital or other things that make the clients day to day living a little easier.

WE ARE MACMILLAN. CANCER SUPPORT

Client is 46 and has leukaemia and other chronic health conditions. They had been homeless for a number of months and at the time of their appointment was sleeping in an office – though the option to do this was coming to an end. Client has difficulty reading and writing and needed help to make a homeless application. The project helped to do this, following which the client was rehoused within a short time.

Client is 27 and was an asylum seeker being supported by NASS (National Asylum Support Service) when they were first seen by the project. They was staying with a family member but it was not possible for them to continue to stay there. The client has a brain tumour and had had surgery, leaving them with some communication difficulties. Client won their appeal to remain in the UK but needed to take various actions that they would have been unable to do without help. The project helped them to obtain a National Insurance Number and then make a claim for benefits – Employment and Support Allowance (ESA) and Housing Benefit.

Outreach Housing Advice by Jasmine Chowdhury

The purpose of the two outreach services (outlined in the table below) is to improve the financial situation of London Borough of Redbridge (LBR) tenants and to prevent homelessness by advising on maximising income, minimising expenses and managing debts. The projects are constantly reviewed with regular monitoring reports internally and to LBR.

Funded by

London Borough of Redbridge

Venue:	Orchard Housing	Housing Advice Centre
Location:	Woodford Green	Ilford
Total financial outcomes:	£422,000.	£220,000
Number of new clients:	118	50
Outreach day:	Tuesday	Thursday
Support from & thank you to:	Sanjay Mandil (LBR Income Recovery Manager)	Alexander Szantai (LBR Housing Advice Manager)

CERTIFICATE of ACHIEVEMENT

This is to certify that

Jasminara Chowdhury

Redbridge Citizens Advice Bureau

for successfully completing assessment of the Money Advice Service's Giving Good Debt Advice

Court Representation (England & Wales)

module

Advice Work PASSED

Casework Specialist PASSED

Court Representation PASSED

My personal achievement: I have successfully undertaken the Giving Good Debt training for advice work, casework specialist and court representation and received certificates in all three assessments

The client had mortgage arrears. Their ex-partner was the sole owner of the property in question. The client, who is a lone parent, lived with their three children and was at the last stage of eviction and only approached me three days before the final eviction date. Their financial situation and matrimonial rights were reviewed and they were advised to apply to suspend the warrant of possession. Fortunately, their application was successful and homelessness was prevented.

The client had over £200,000 equity in the property.

Referral from the Housing Options Team

A private tenant aged 70 was unable to afford their monthly rent. I looked at their housing and care needs. Their housing benefit entitlement was not sufficient to cover the full rent. The client noted that they had made a Personal Independence Payment (PIP) claim, which was not successful. I applied for mandatory reconsideration on their behalf. The decision was in their favour and their claim was reinstated from 2016.

I managed to maximise the clients' income which will enable them to afford the rent and remain in the accommodation. Due to their age and physical ability the client was required to stay in the property because they receive care from their family members living nearby. In this case we have found an alternative solution to deal with their issue. Financial outcome was over £6,000.

Employment Advice Project by Lisa Connerty & Alice Browne

Lisa Connerty (specialist adviser) took office in January 2017, with support from Alice Browne (research and campaigns officer) as the project also assists with providing evidence and information about clients' circumstances, which supports local and national campaigns.

Funded by

Trust for London
Tackling poverty and inequality

There is no shortage of clients and demand currently outstrips supply, internally through our drop-in sessions and externally, with referrals from the Redbridge Advice Network (RAN) agencies.

January – March 2017 the project saw 40 clients. Three cases taken to the Employment Tribunal, one is ongoing, one settled and one had to be withdrawn

We are expecting client numbers to increase further with the abolition of Employment Tribunal fees. While many of our clients are on a low income and thus qualified for remission of fees, undoubtedly some clients with good cases were put off by the prospect of fees, including one sexual harassment case.

A lot of client problems are to do with non-payment of wages on termination of employment and we have had some success with these, see case studies below.

Client was owed £530 in unpaid wages and had made repeated attempts to obtain payment from their past employers. These were unsuccessful as they were simply ignored. I wrote several times pursuing the money and was finally successful when we enclosed a County Court pre-action protocol with a letter and received a cheque for our client the next week.

Client was owed almost £4,000 in unpaid wages. This was due to the fact that they had been told they would be paid at one rate and in fact was paid at a lower rate. I wrote a letter to the employer containing detailed calculations and threatening Employment Tribunal action and the employer paid our client in full.

Welfare Reform Advice Project by Sophia Quzi

Funded by

LOTTERY FUNDED

Aims & objectives of the project:

- To increase client's quality of life and reduce poverty
- To increase clients confidence in budgeting and ability to make better decisions about their money and finances
- To increase client's wellbeing, reduce stress and anxiety

I assist clients that are not receiving the benefits they are entitled to, which is a primary cause of their debts and financial hardship. The demand for the service remains high, 103 cases have been restored through complex appeals and disputes for non-payment, under-payment and over-payment of benefits, failing medical assessments, failing habitual residence tests and the right to reside. I provide support and assistance on a specialist level including appeals, written submissions and representations. I have taken 120 appeals to tribunal and 117 of them have been successful. I am currently dealing with 60 pending appeal cases. From the completed evaluation sheets (before and after) it is evident that since clients have received support and assistance they can better manage their lives and are financially better off. 100% of my clients reported they feel more positive about their future, even before their benefits have been restored. By explaining to clients about their rights and entitlements their confidence is restored.

Client suffered from depression, osteoarthritis, haemorrhoids, visual problem, vertigo, lumbago with sciatica, hyperlipidaemia, pruritus and side effects due to medication. Client scored zero points in their Limited Capability for Work Assessment for Employment & Support Allowance (ESA) entitlement. I prepared a written submission for my client and despite having a lack of medical evidence the client won the appeal, with the tribunal giving them 16 points (minimum of 15 is required) and they were placed in a support group. This has helped the client in reducing both their emotional and physical stress and increased their confidence.

Redbridge Advice Network (RAN) by Alice Browne

Redbridge Advice Network (RAN) was established in 2013 and brings together over 30 information and advice giving agencies to raise the quality of advice delivered in the borough of Redbridge. Redbridge communities have benefitted by help and advice and up to date information given in very easy to understand formats. Practical help and financial advice and information on a huge range of topics which have helped many residents on a daily basis. Citizens Advice Redbridge depends on up to date information and training on a huge range of issues and RAN is a reliable and innovative source of information and advice.

Funded by

London Borough of Redbridge

The organisations/charities who run the courses (listed below) are often 'local' which means we can refer our clients to them if necessary and we gain local knowledge that can often benefit the residents of this borough better than a national advice service.

Mission Statement

To support and build an effective, independent and efficient advice sector for the communities of Redbridge that helps individuals and communities resolve problems, challenges unfairness and discrimination and contributes to a strong, informed and vibrant community

redbridgeadvicenetwork.org.uk

Client Focus Group

Five client attendees, four from Redbridge Equality & Community Council and one from CAR

Main outcome

The lack of consistency across statutory organisations, from the Councils Housing Department to the Police.

The focus group met with the Strategic Department of the Council, to give feedback about how decisions personally effect vulnerable people

Training & Networking Events Held

Hate Crime
Debt
Immigration
Housing & Homelessness
Learning to Represent Yourself in Court
Discrimination
Domestic Violence
Female Genital Mutilation
On average 15 people per event attended

I have attended many of the courses and seminars that RAN has provided. I have learnt about Immigration Law, Hate Crime, how to deal with these issues, where to report it and I can advise clients accordingly. The Female Genital Mutilation seminar was excellent and very useful. The Debt Advice seminar has taught me when and who to make referrals to.

Trainee Volunteer Adviser at Citizens Advice Redbridge

REDBRIDGE ADVICE NETWORK

The training resources and courses are excellent, relevant and the best I've been to for information and up to date knowledge sharing.

Course Attendee

Open Day held 29th June 2016

A day to promote the work of Citizens Advice Redbridge, step into the past with an exhibition and to launch our new name and logo

From left to right: Vanessa Guthrie (former CEO), Cllr Zulfiqar Hussain (Deputy Mayor & Guest Speaker) & Bernard Hunter (Chair of the Trustee Board)

The exhibition celebrated how Citizens Advice Redbridge has supported the local community since 1939. Interview rooms were dedicated to a different decade from 1939/40s to the present day and included local and national facts and figures about how the Citizens Advice service continues to help clients, the types of issues we deal with and how the evidence and research by bureaus has influenced and contributed to improve the policies and practices through social policy (now known as research and campaigning). Pictures and artefacts highlighted popular culture, film stars, TV programmes, fashion, politics, food and newspaper headlines accompanied by relevant music from each era.

Macmillan, Big Lottery Welfare Benefits and Pension Wise provided specialist stands.

Special guest was the actress Anna Karen, best known for her roles as Olive from On the Buses and Aunt Sal in EastEnders.

1939/1940s

3rd Sept 1939 World War II is declared

4th Sept Citizens Advice Redbridge opens

In 1942 the number of bureaus peaks at 1,074 and one even operates out of a converted horse box that parks near bombed areas

1950s

In 1957 the introduction of the Rent Act results in a big increase in enquiries for Citizens Advice

1960s

In 1965 the total number of national enquiries for Citizens Advice reaches 1.2 million

1970s

In Feb 1976 the Management Committee for Citizens Advice Redbridge is established

1980s - 2000s

1980s - Two recessions caused poverty to rise

1990s - Changes to the benefit system & work practices

2009 – Citizens Advice Redbridge celebrates its 70th birthday

Ilford Recorder 7th July 2016

Our new name and logo re-branding was unveiled and made headlines in the local newspaper

Thank you to…

** Lydia Tubero – lead organiser*

** Diane Gardner – organiser & supplier of artefacts*

** Redbridge Museum - banners & small handling artefacts*

** Kenneth Moore Theatre – costume hire*

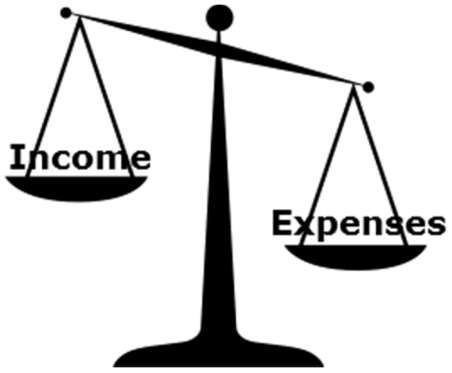
** Netbox Digital – cakes/snacks*

** Volunteers/staff during the planning & organising process & those on the day*

Finance

Income	Unrestricted	Restricted	Total 2017	*Total 2016*
	£	£	£	*£*
London Borough of Redbridge (LBR) – Core	91,300	0	91,300	*139,300*
Barking, Havering & Redbridge Trust (Macmillan)	0	37,423	37,423	*37,423*
Big Lottery Fund (Welfare Benefits)	0	80,070	80,070	*66,317*
LBR (Housing Debt Advice)	0	31,000	31,000	*31,000*
LBR (Money Advice)	0	21,939	21,939	*22,029*
LBR (Redbridge Advice Network)	0	27,126	27,126	*0*
Trust for London (Employment Advice)	0	38,000	38,000	*0*
Donations	5,414	0	5,414	*718*
Bank Interest Received	30	0	30	*62*
Other	406	0	406	*3,865*
Big Lottery Fund (ASTF)	0	0	0	*92,323*
Citizens Advice	0	0	0	*6,393*
Total Income	**97,150**	**235,558**	**332,708**	***399,430***
Total Expenditure*	**137,629**	**217,039**	**354,668**	***398,762***
Net Income / (expenditure)	(40,479)	18,519	(21,960)	*668*
Transfer between funds	(188)	188	0	*0*
FUNDS AT 1 APRIL 2016	104,995	4,872	109,867	*109,199*
FUNDS AT 31 MARCH 2017	**64,328**	**23,579**	**87,907**	***109,867***

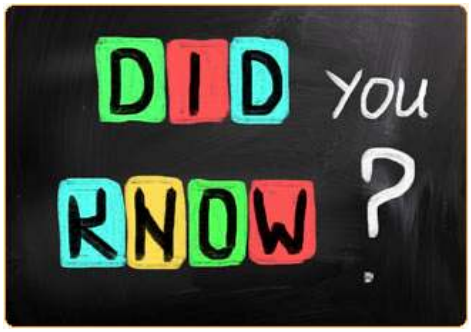
Balance Sheet	2017	2016
	£	£
Fixed Assets	2	2
Current Assets	100,176	130,402
Creditors	(12,271)	(20,537)
Net Assets	**87,907**	**109,867**
Funds (Restricted)	23,579	4,872
Funds (Unrestricted)	64,328	104,995
Total Charity Funds	**87,907**	**109,867**



*Expenditure Breakdown	Staffing	Direct costs	Governance costs	Support costs	Total 2017	*Total 2016*
	£	£	£	£	£	*£*
LBR – Core	89,377	6,573	2,017	39,662	137,629	*119,208*
Barking, Havering & Redbridge Trust (Macmillan)	34,300	1,099	34	2,178	37,611	*40,514*
Big Lottery Fund (Welfare Benefits)	58,625	7,644	0	11,408	77,677	*61,445*
LBR (Housing Debt Advice)	27,741	507	5	2,425	30,678	*31,231*
LBR (Money Advice)	20,334	444	2	1,058	21,838	*23,451*
LBR (Redbridge Advice Network)	20,153	3,338	5	3,297	26,793	*114,287*
Trust for London (Employment Advice)	16,313	2,355	6	3,768	22,442	*0*
Other	0	0	0	0	0	*8,626*
Total	**266,843**	**21,960**	**2,069**	**63,796**	**354,668**	***398,762***

Thank you to Charles Ssempijja of NfP Accountants Ltd.

A full report is available on request from our registered office



Total population:
Redbridge is estimated to have a population of 296,800

Children:
Redbridge is estimated to have 67,500 persons aged between 0 and 15
(23% of the total population)

Working age:
Redbridge is estimated to have 193,000 persons aged between 16 and 64 years of age
(65% of the total population)

Retirement age:
Redbridge is estimated to have 36,200 persons aged 65 and upwards
(12% of the total population)

Deprivation:

- Redbridge has 11 neighbourhoods amongst the 20% most deprived in England and another 11 amongst the 20% least deprived in England
- Seventeen neighbourhoods in Redbridge are amongst the 20% most income deprived in England
- Ten neighbourhoods in Redbridge are amongst the 20% most deprived in England in terms of employment
- Fifty-four neighbourhoods in Redbridge are amongst the 20% most deprived in England in terms of barriers to housing and services

citizens advice Redbridge

Information on this page is from redbridge.gov.uk. Population figures as of June 2015